

Monthly Mortgage Summary



Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division Monthly Summary of Mortgage Activities for the Period Ending September 2011

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Continuing Education Requirements for 2012 License Renewal: Mortgage Loan Originators and Mortgage Brokers

On or before October 31, 2011, mortgage loan originators and mortgage brokers must obtain 8 hours of continuing education ("CE") before submitting a renewal application for their 2012 Georgia license. Please refer to the articles published in the Department's Monthly Mortgage Summaries for July and August on the [Department's website](#) for the continuing education requirements.

We recognize that the required reporting of CE through our website seems duplicative of course completion information that can already be viewed in the Nationwide Mortgage Licensing System and Registry ("NMLSR"); however, at the current time the NMLSR has no way to provide a report to the Department that details the course(s) an individual has completed. Reporting through the Department's CE website allows us to determine whether the licensee has met the **Georgia CE requirement (1 hour of Georgia Law for originators and 1 hour of fraud detection/prevention for brokers)** and ensures that we have the proper CE information to process the Georgia license renewal application.

The Department's CE reporting website to submit the Georgia CE requirements is <https://bkgfin.dbf.state.ga.us/mbcedata.html>

When reporting through the Department's CE website, licensees should ensure that they have recorded all information pertaining to the Georgia CE course(s) - specifically information pertaining to the course description/name, the education provider, the credits/hours earned and the course completion date.

After entering the Georgia license number and password to log in, a licensee will be prompted to affirm that he or she has taken the 7 hours of SAFE required courses. The licensee will then navigate through the screens to enter the **1 hour elective course on Georgia law or fraud** as it pertains to his or her license type. Licensees should carefully read the instructions on each screen of the CE reporting site before contacting the Department with any questions.



REMINDER: Mortgage brokers and mortgage loan originators approved for licensure that obtained their pre-licensing education in 2011 do **not** have to obtain continuing education for the renewal.

2012 License / Registration Renewal Timeline for Mortgage Lenders, Mortgage Brokers and Mortgage Loan Originators

Beginning on November 1, 2011, through December 1, 2011, mortgage lenders, mortgage brokers, and mortgage loan originators seeking to renew their licenses/registrations for calendar year 2012 must do so by making applications on the NMLSR. To do so, an applicant must update his/her/its MU documents on the NMLSR to reflect any changes in responses previously provided and pay the requisite renewal fee. Licensed mortgage brokers and mortgage loan originators also must be able to demonstrate that 8 hours of continuing education were acquired in the appropriate course work during January 1, 2011, through October 31, 2011.

Any licensed mortgage broker or mortgage loan originator that makes a timely application for renewal but obtains the requisite continuing education hours on November 1, 2011, through December 1, 2011, also must pay late continuing education fees to **both** the NMLSR and the Department.

A mortgage license/registration that is not renewed by December 1, 2011 may be considered for late renewal from December 2, 2011, through December 31, 2011, if a proper application is made through the NMLSR. This includes paying late fees to **both** the Department and the NMLSR, as well as a renewal fee; updating one's MU documents on the NMLSR, and, for licensed mortgage brokers and mortgage loan originators, demonstrating compliance with continuing education requirements.

In addition to the foregoing, any licensed mortgage broker or mortgage loan originator renewing during this late period that did not obtain the proper number and type of continuing education hours between January 1, 2011, and October 31, 2011, **also** must pay late fees to **both** the NMLSR and the Department for continuing education hours obtained on November 1, 2011, through December 31, 2011.

PLEASE NOTE THAT UNLIKE PRIOR YEARS, THERE WILL BE NO LICENSE/REGISTRATION REINSTATEMENT PERIOD AFTER DECEMBER 31, 2011. If a mortgage license/registration is not renewed by that day, it will expire by operation of law effective January 1, 2012. Should this occur, a mortgage loan originator with an expired Georgia license may not engage in any mortgage loan originator activities unless and until such time as a new application for licensure is made **and** granted by the Department. Similarly, a mortgage broker or mortgage lender with an expired license/registration may not conduct licensed mortgage activity—nor may any of the mortgage loan originators employed by them do so on their behalf—unless and until such time as the mortgage broker or mortgage lender again becomes properly licensed/registered.

If any mortgage licensee/registrant has questions about the timelines in place for renewal applications, please send them to the Department by e-mail to renewal@dbf.state.ga.us.

ADDITIONAL REMINDERS:

E-mail Addresses - Licensees must keep their e-mail addresses updated on the NMLSR at all times — MUI filings for companies and MU4 filings for individuals. Essentially all communication from our Department is through e-mail. If your e-mail address is not correct in the NMLSR, you may miss valuable information that could adversely affect your license. Please ensure that your e-mail properties are set to always allow delivery of e-mail from the Department. The Department is not responsible for any missed communications if your e-mail address is not correct or if you have set our e-mail addresses to go to junk/spam or trash.

Sponsorship – **Mortgage loan originators who submit a renewal but do not have a current sponsor will not have their renewal application approved.** Mortgage loan originators must have a sponsor to be in an approved status.

Affidavit of Lawful Presence Required at Renewal

As a result of a recent law change, the Georgia Department of Banking and Finance (Department) is required to obtain from each natural person applying to renew a mortgage license in his or her individual name (Applicant) a signed and sworn affidavit verifying his or her lawful presence in the United States that is accompanied by a copy of at least one "secure and verifiable document." O.C.G.A. § 50-36-1(e). **This includes all mortgage loan originators, in addition to those brokers and lenders with licenses held in their individual names.**

By no later than **October 15, 2011**, each renewal applicant should mail to the Department the following three documents: 1) a Checklist completed in its entirety by the Applicant, 2) the appropriate **original** signed and **notarized** affidavit attesting to the basis for his or her lawful presence in the United States, and 3) a **legible** photocopy of the Applicant's secure and verifiable document in support of the affidavit being submitted.

The Department's Memorandum concerning the new requirement, along with the above referenced checklist and affidavit forms, can be found on the Department's website in the Renewals section of the [Mortgage Forms and Applications](#) and [Mortgage Loan Originator Resources](#) pages, or directly from [here](#).

Please ensure that the renewal applicant's name and license numbers are included on each of the three documents being submitted, **including the copy of the secure and verifiable document.**

Failure to provide the documentation called for by the Memorandum will prevent an applicant from having his or her mortgage license timely renewed for calendar year 2012 and may result in his or her mortgage license being the subject of revocation proceedings.

Mortgage Call Report Reminder

There is a reminder that the Mortgage Call Report ("MCR") required by O.C.G.A. Section 7-1-1004.1 is due within 45 days of the end of every calendar quarter. Third quarter data (July 1 – September 30, 2011) should be filed through the NMLSR by November 14, 2011.

Companies should file the 3rd quarter MCR by the deadline noted above, as failure to do so may result in fines and/or revocation of their Georgia licenses. For more information about the requirements surrounding the MCR, please refer to the NMLSR website at: <http://mortgage.nationwidelicensingsystem.org/slr/common/mcr/Pages/default.aspx>.

NDFI Outreach

AND UPCOMING SPEAKING ENGAGEMENTS

- ❖ Deputy Commissioner for Non-Depository Financial Institutions Rod Carnes will be speaking to the Atlanta Mortgage Bankers Association on **October 11th** at [Villa Christina Restaurant](#), Atlanta, Georgia.

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final

- ◆ **E.Z. Mortgage and Investments, L.L.C., Roswell, GA (license# 15466)** - Order to Cease and Desist issued 08/10/2011 became final 09/08/2011.
- ◆ **Extreme Mortgage Consultants Group, LLC, Atlanta, GA (license# 23439)** - Order to Cease and Desist issued 08/31/2011 became final 09/30/2011.
- ◆ **Fortius Financial and Real Estate Consulting, LLC, Atlanta, GA (license# 23682)** - Order to Cease and Desist issued 08/29/2011 became final 09/29/2011.
- ◆ **Goodrich, William D. dba Goodrich Legal Services, Uniondale, NY** - Order to Cease and Desist issued 08/24/2011 became final 09/27/2011.
- ◆ **Lenox Mortgage, Inc., Miramar Beach, FL (license# 6217)** - Order to Cease and Desist issued 08/10/2011 became final 09/08/2011.
- ◆ **Professional HomeSavers, LLC dba www.prohomesaver.com, Birmingham, AL** - Order to Cease and Desist issued 08/01/2011 became final 09/15/2011.
- ◆ **Seminole Moneytree, Inc., Lake Mary, FL (license# 21954)** - Order to Cease and Desist issued 08/19/2011 became final 09/19/2011.

License Denials

MORTGAGE LOAN ORIGINATOR APPLICATIONS DENIED IN SEPTEMBER 2011

| IDNUM | NMLS# | CODE | NAME | CITY | ST | DENIED |
|-------|--------|------|-----------------------|-------------------|----|------------|
| 26844 | 258650 | OD | Janice L Donahue | Stone Mountain | GA | 09/08/2011 |
| 32760 | 266460 | OD | MATTHEW TAYLOR PAGANO | Ponte Vedra Beach | FL | 09/27/2011 |

TOTAL: 2



HOLIDAY CLOSING

This is a reminder that the Department will be closed on
Monday, October 10, 2011, for Columbus Day.

MORTGAGE BROKER AND LENDER LICENSEES EXPIRED, WITHDRAWN, OR REVOKED IN SEPTEMBER 2011

| GRMA# | NMLS# | CODE | NAME | CITY | ST | WITHDRAWN | EXPIRED | REVOKED |
|-------|--------|------|---|----------------|----|------------|------------|---------|
| 23988 | 40539 | LD | Henger Rast Mortgage Corporation | BIRMINGHAM | AL | 09/02/2011 | | |
| 11830 | 135474 | BD | Southland Lending Group, LLC | POWDER SPRINGS | GA | 09/07/2011 | | |
| 19222 | 75852 | LD | Mortgage Factory, Inc. | HOUSTON | TX | 09/07/2011 | | |
| 29007 | 184149 | BD | Sentrix Financial Services, Inc. | Melbourne | FL | 09/23/2011 | | |
| 24153 | 193148 | BD | Fernbank Mortgage Corporation | Tucker | GA | 09/29/2011 | | |
| 6217 | 169466 | BD | Lenox Mortgage, Inc. | MIRAMAR BEACH | FL | | 09/08/2011 | |
| 15466 | 168386 | BD | E.Z. Mortgage and Investments, L.L.C. | ROSWELL | GA | | 09/08/2011 | |
| 21954 | 138455 | LD | Seminole Moneytree, Inc. | LAKE MARY | FL | | 09/19/2011 | |
| 23682 | 169793 | BD | Fortius Financial and Real Estate Consulting, LLC | ATLANTA | GA | | 09/29/2011 | |
| 23439 | 169694 | BD | Extreme Mortgage Consultants Group, LLC | ATLANTA | GA | | 09/30/2011 | |

TOTAL: 10**MORTGAGE LOAN ORIGINATOR LICENSEES EXPIRED, WITHDRAWN, OR REVOKED IN SEPTEMBER 2011**

| GRMA# | NMLS# | CODE | NAME | CITY | ST | WITHDRAWN | EXPIRED | REVOKED |
|-------|--------|------|--------------------------|-------------------|----|------------|---------|---------|
| 31322 | 275481 | OD | Scott Thomas Appelfeller | Cleveland Heights | OH | 09/02/2011 | | |
| 25865 | 174116 | OD | Kenneth Jerone Bright | BALTIMORE | MD | 09/14/2011 | | |
| 27654 | 5736 | OD | Danielle Lynn DiPietro | Mount Laurel | NJ | 09/14/2011 | | |
| 30254 | 254084 | OD | Becky Lee Hoover | Columbia | MO | 09/14/2011 | | |
| 25019 | 43571 | OD | John William Meyer | Columbia | MO | 09/23/2011 | | |
| 28138 | 63986 | OD | Thomas Matthew Hill | West Bloomfield | MI | 09/23/2011 | | |
| 27195 | 28261 | OD | Michael Lane Lamborn | MORGANTOWN | PA | 09/29/2011 | | |
| 29273 | 268066 | OD | Kenneth Mark Mauldin | Newnan | GA | 09/29/2011 | | |
| 30603 | 233627 | OD | Tara Kristine Loyselle | Royal Oak | MI | 09/29/2011 | | |
| 32764 | 791872 | OD | Edward Steven Ghent | Gaithersburg | MD | 09/29/2011 | | |

TOTAL: 10

Fine Information

Information regarding fines assessed against a specific licensee for which there is no pending administrative action, is available on an individual licensee basis by submitting a written request to the following e-mail address: dbfmort@dbf.state.ga.us

FINE REASON

- | | |
|---|--|
| 3 Licensee fined for Books and Records | 59 Licensees fined for Failure to remit GRMA fees / report |
| 4 Licensees fined for Failure to Perform Background Checks | 3 Licensees fined for Miscellaneous / Other |
| 4 Licensees fined for Acquisition of 25% ownership w/o approval | 3 Licensees fined for doing business w/ unlicensed entity |

MORTGAGE BROKERS, LENDERS, PROCESSORS AND REGISTRANTS APPROVED OR REINSTATED IN SEPTEMBER 2011

| GRMA# | NMLS# | CODE | NAME | CITY | ST | ORIGINAL APPROVAL | REINSTATED |
|-------|--------|------|-------------------------------------|----------------|----|----------------------|------------|
| 32855 | 795318 | B | RS Mortgage Services, LLC | LAWRENCEVILLE | GA | 09/02/2011 | |
| 32292 | 499782 | B | American 1st Rate Mortgage, LLC | CHAMBLEE | GA | 09/16/2011 | |
| 32891 | 821194 | B | United Premier Funding, LLC | DULUTH | GA | 09/30/2011 | |
| 32184 | 458323 | L | NuCompass Mortgage Services LLC | DES MOINES | IA | 09/09/2011 | |
| 32228 | 457293 | L | Entrust Mortgage, LLC | DES MOINES | IA | 09/09/2011 | |
| 32394 | 171747 | L | Coastal States Mortgage Corporation | FT. LAUDERDALE | FL | 09/09/2011 | |
| 32851 | 499880 | L | Correspondent One Investor, LLC | ATLANTA | GA | 09/23/2011 | |
| 32606 | 192103 | L | Bay-Valley Mortgage Group, Inc. | LA PALMA | CA | 09/30/2011 | |

TOTAL: 8

LICENSE STATUS CHANGE INDICATORS & MORTGAGE LICENSE CODES— (In Tables)

| License Status Indicators | | (MBCODE) - Mortgage License Codes | |
|---------------------------|--------------------------------|-----------------------------------|------------|
| * | Upgrade Broker to Lender | B | Broker |
| # | Upgrade Lender to Registrant | P | Processor |
| + | Downgrade Lender to Broker | L | Lender |
| • | Downgrade Registrant to Lender | R | Registrant |
| | | O | Originator |

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN SEPTEMBER 2011**

| GRMA# | NMLS# | CODE | NAME | CITY | ST | ORIGINAL APPROVAL | REINSTATED |
|-------|--------|------|---------------------------------|---------------------|----|----------------------|------------|
| 28870 | 228167 | O | Lenardo Mitchell | CONYERS | GA | 06/25/2010 | 09/02/2011 |
| 26858 | 149791 | O | Timothy Michael Gail | Brunswick | GA | 07/23/2010 | 09/02/2011 |
| 25883 | 210522 | O | Andrew G. Edmondson | Snellville | GA | 05/07/2010 | 09/09/2011 |
| 24334 | 162440 | O | David Lee Johnson | Orem | UT | 02/19/2010 | 09/23/2011 |
| 25749 | 150720 | O | Frederick Nick Constantine, Jr. | Savannah | GA | 04/23/2010 | 09/23/2011 |
| 26773 | 211451 | O | Bradford Gordon Koch | Lawrenceville | GA | 05/07/2010 | 09/30/2011 |
| 28974 | 195163 | O | Jeffrey Thomas Mauldin | Loganville | GA | 09/02/2011 | |
| 29188 | 215857 | O | Brian Quentin Turner | Gardner | KS | 09/02/2011 | |
| 32691 | 685469 | O | Ethan Scott Gwirtz | Huntersville | NC | 09/02/2011 | |
| 32779 | 217588 | O | Michael Gonzales | Atlanta | GA | 09/02/2011 | |
| 32790 | 690206 | O | Jesse Wilkinson Pisor | Roswell | GA | 09/02/2011 | |
| 32811 | 786232 | O | Callie Nicole Bearden | Atlanta | GA | 09/02/2011 | |
| 32836 | 782051 | O | Richard Lee Murray | Fort Worth | TX | 09/02/2011 | |
| 28432 | 206223 | O | Michael Weston Haines | Hermitage | TN | 09/09/2011 | |
| 30469 | 332055 | O | Michael James Doyle | Virginia Beach | VA | 09/09/2011 | |
| 32497 | 607457 | O | Chad Gregory Larsen | Champlin | MN | 09/09/2011 | |
| 32498 | 609234 | O | Michelle Kathleen Littlejohn | Brooklyn Center | MN | 09/09/2011 | |
| 32572 | 614258 | O | Joshua Joseph LaFrance | Andover | MN | 09/09/2011 | |
| 32607 | 273508 | O | Brian Neal Highsmith | Woodstock | GA | 09/09/2011 | |
| 32706 | 506632 | O | Kerry M. Langley | Norcross | GA | 09/09/2011 | |
| 32734 | 396280 | O | CELINA ARRIOLA CHIESA | Dalton | GA | 09/09/2011 | |
| 32743 | 390644 | O | Marcus Edward Benkowski | Baltimore | MD | 09/09/2011 | |
| 32744 | 292461 | O | Jana Carol Books | Richmond Hill | GA | 09/09/2011 | |
| 32746 | 662211 | O | David Andrew Gooding | St. Anthony Village | MN | 09/09/2011 | |
| 32747 | 664159 | O | Douglas Allan Richards | Marietta | GA | 09/09/2011 | |
| 32768 | 664117 | O | Chris Garmon | Cumming | GA | 09/09/2011 | |
| 32784 | 107963 | O | Jack Leigh Levin | Atlanta | GA | 09/09/2011 | |
| 32785 | 713717 | O | Joseph Peter Vengalil | Fraser | MI | 09/09/2011 | |
| 32796 | 276871 | O | Edward Alexander Trippe | Atlanta | GA | 09/09/2011 | |
| 32798 | 318809 | O | Stephen Bryan Colbert | Murray | UT | 09/09/2011 | |
| 32799 | 485539 | O | Sheri Anne Fulton | Mt. Laurel | NJ | 09/09/2011 | |
| 32801 | 585397 | O | Derek Doyle Mosley | Wyandotte | MI | 09/09/2011 | |
| 32806 | 86384 | O | Patrick Owen Ehlen | Murrells Inlet | SC | 09/09/2011 | |
| 32808 | 627189 | O | Chasen James Slappey | atlanta | GA | 09/09/2011 | |
| 32810 | 399002 | O | Tari Leigh Tamaroff | Atlanta | GA | 09/09/2011 | |
| 32817 | 480377 | O | David Mark Sandler | Newtown | PA | 09/09/2011 | |
| 32820 | 713751 | O | Mohamad Hussein Fawaz | Dearborn Heights | MI | 09/09/2011 | |
| 32821 | 396013 | O | John Barry Kirkland | Auburn | AL | 09/09/2011 | |
| 32823 | 337287 | O | John Charles Schmid | Broomfield | CO | 09/09/2011 | |
| 32831 | 149137 | O | IOANNA DRITSA | Woodstock | GA | 09/09/2011 | |
| 32837 | 516913 | O | Frederick Wayne Nizer | Ft Myers | FL | 09/09/2011 | |
| 32844 | 40960 | O | Robert Jonathan McMains | McLean | VA | 09/09/2011 | |
| 32847 | 446448 | O | Michael Scott Simpson | Jacksonville | FL | 09/09/2011 | |

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN SEPTEMBER 2011**

| GRMA# | NMLS# | CODE | NAME | CITY | ST | ORIGINAL APPROVAL | REINSTATED |
|-------|--------|------|------------------------------|-----------------|----|----------------------|------------|
| 32861 | 787898 | O | Gianni Joseph Cerretani | Marietta | GA | 09/09/2011 | |
| 31262 | 202566 | O | Ian John Mills | Pelham | AL | 09/16/2011 | |
| 32512 | 353511 | O | Lawrence Chen | Duluth | GA | 09/16/2011 | |
| 32575 | 419549 | O | Mark Anthony Stabile | Commerce | MI | 09/16/2011 | |
| 32633 | 211909 | O | Carol Anne Ledlow | Sylvester | GA | 09/16/2011 | |
| 32663 | 485319 | O | Marvin Jack Shelton | Hixson | TN | 09/16/2011 | |
| 32719 | 47914 | O | BORIS ZILBERDRUT | JERICO | NY | 09/16/2011 | |
| 32767 | 345474 | O | Kevin Michael Fields | Knoxville | TN | 09/16/2011 | |
| 32782 | 276806 | O | Adam Richard Dise | Southgate | MI | 09/16/2011 | |
| 32783 | 628458 | O | Cara Li Haynes | Indianapolis | IN | 09/16/2011 | |
| 32803 | 544479 | O | Michael A. VanFossen | Dacula | GA | 09/16/2011 | |
| 32805 | 653136 | O | William Corns | Reynoldsburg | OH | 09/16/2011 | |
| 32809 | 759962 | O | Paul William Storey | Greenwood | IN | 09/16/2011 | |
| 32812 | 149938 | O | Rita Bennett | Vidalia | GA | 09/16/2011 | |
| 32814 | 504877 | O | Zachary R. Cumming | Jacksonville | FL | 09/16/2011 | |
| 32839 | 746647 | O | Catherine Elizabeth Wray | Nashville | TN | 09/16/2011 | |
| 32853 | 544334 | O | Chris Vogler | Savannah | GA | 09/16/2011 | |
| 32854 | 35046 | O | Lawrence Joseph Wolf | Marlton | NJ | 09/16/2011 | |
| 32860 | 609809 | O | Michael J. Caputo | Savannah | GA | 09/16/2011 | |
| 32862 | 803850 | O | Matthew Kent Cobb | Waxhaw | NC | 09/16/2011 | |
| 32863 | 6053 | O | James A. Hazell, III | Norcross | GA | 09/16/2011 | |
| 32867 | 787808 | O | Daniel E. Minear, Jr. | Indianapolis | IN | 09/16/2011 | |
| 32872 | 183944 | O | Richard William Brooks | Murrieta | CA | 09/16/2011 | |
| 32880 | 797518 | O | Arby Babaian | Indianapolis | IN | 09/16/2011 | |
| 32885 | 362474 | O | Alina Konstantinovna Sichuga | Noblesville | IN | 09/16/2011 | |
| 32892 | 746600 | O | Marisa Lucinda Adams | Browns Mills | NJ | 09/16/2011 | |
| 32893 | 291127 | O | DANIEL MARK FARNUM | ROUND ROCK | TX | 09/16/2011 | |
| 32895 | 744838 | O | Ariel Marie Lilly | Mansfield | OH | 09/16/2011 | |
| 32897 | 738040 | O | Allison Leigh Deyo | Atlanta | GA | 09/16/2011 | |
| 32899 | 744901 | O | Dustin Lee Fritz | Fulton | MO | 09/16/2011 | |
| 32956 | 625946 | O | Jack H. Cooper | MARIETTA | GA | 09/16/2011 | |
| 25738 | 150416 | O | Helen H. Benson | N. Augusta | SC | 09/23/2011 | |
| 25950 | 192539 | O | Jodie Annette Rogers | Grovetown | GA | 09/23/2011 | |
| 30569 | 316753 | O | Christina Michele Dove | Jacksonville | FL | 09/23/2011 | |
| 30594 | 349490 | O | David Lawrence Lichty | Aliso Viejo | CA | 09/23/2011 | |
| 31807 | 397397 | O | Marc Beucus | Charlotte | NC | 09/23/2011 | |
| 32626 | 430536 | O | Joseph John Marek | Jacksonville | FL | 09/23/2011 | |
| 32675 | 793279 | O | Angela Cantrell Morgan | Suwanee | GA | 09/23/2011 | |
| 32717 | 327210 | O | Joshua Lloyd Bach | Indianapolis | IN | 09/23/2011 | |
| 32731 | 113413 | O | Douglas Roy Houston | Franklin | NC | 09/23/2011 | |
| 32749 | 314796 | O | Wendi Smith | Senoia | GA | 09/23/2011 | |
| 32787 | 755035 | O | Vonemane Chanthadouangsy | Aurora | IL | 09/23/2011 | |
| 32802 | 713774 | O | Vincent Michael Newsome | West Bloomfield | MI | 09/23/2011 | |

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN SEPTEMBER 2011**

| GRMA# | NMLS# | CODE | NAME | CITY | ST | ORIGINAL APPROVAL | REINSTATED |
|-------|--------|------|--------------------------|------------------|----|----------------------|------------|
| 32840 | 607714 | O | Cynthia Dale Hall | Marietta | GA | 09/23/2011 | |
| 32859 | 658817 | O | Tammy M. Burge | McDonough | GA | 09/23/2011 | |
| 32869 | 206979 | O | Elizabeth Anne Southern | Acworth | GA | 09/23/2011 | |
| 32873 | 120413 | O | Ric Jason Gosser | Granite Falls | WA | 09/23/2011 | |
| 32881 | 718728 | O | Kenneth David Bouton | Flower Mound | TX | 09/23/2011 | |
| 32882 | 791982 | O | Terrence Butler | Waldorf | MD | 09/23/2011 | |
| 32898 | 89565 | O | Daniel Frank | Atlanta | GA | 09/23/2011 | |
| 32901 | 310086 | O | Gary Shannon Kirkpatrick | Cumming | GA | 09/23/2011 | |
| 32902 | 63857 | O | Vincent Aldorasi | Rockville Centre | NY | 09/23/2011 | |
| 32904 | 420239 | O | Neil Edmond Goetz | Palm Springs | CA | 09/23/2011 | |
| 32905 | 149881 | O | Mark Edward Jensen | DALLAS | TX | 09/23/2011 | |
| 32907 | 791974 | O | Mohak Agrawal | Gaithersburg | MD | 09/23/2011 | |
| 32909 | 250390 | O | Trent Addis Nichols | Washington | DC | 09/23/2011 | |
| 32915 | 815135 | O | Darren Edward Rollins | Gaithersburg | MD | 09/23/2011 | |
| 32916 | 810728 | O | Christina Soukhamneut | Savannah | GA | 09/23/2011 | |
| 32917 | 341185 | O | Bernd John Turner | Perkasie | PA | 09/23/2011 | |
| 32924 | 136236 | O | Richard Harold Jones | ALPHARETTA | GA | 09/23/2011 | |
| 32926 | 181837 | O | Lora Nicole Trzeciak | Allen Park | MI | 09/23/2011 | |
| 32938 | 229817 | O | James Andrew Mcfetridge | Thorofare | NJ | 09/23/2011 | |
| 32941 | 393348 | O | Michael Thimsen | Alpharetta | GA | 09/23/2011 | |
| 32942 | 189318 | O | Jeffrey Weiner | rockville | MD | 09/23/2011 | |
| 32944 | 544528 | O | Randall J. Bailey | Marietta | GA | 09/23/2011 | |
| 27373 | 7373 | O | James A. Losito | Acworth | GA | 09/30/2011 | |
| 27543 | 272611 | O | Sherina Diane Pate | Stone Mountain | GA | 09/30/2011 | |
| 30871 | 372717 | O | William Greg Carson | Woodstock | GA | 09/30/2011 | |
| 32041 | 457906 | O | Jason Harding Lucas | Douglasville | GA | 09/30/2011 | |
| 32631 | 645510 | O | Donald Joseph Galvin | St. Paul | MN | 09/30/2011 | |
| 32679 | 432445 | O | Nicholas Garrett Wilkie | Charlotte | NC | 09/30/2011 | |
| 32935 | 448316 | O | Timothy Albert Anderson | Fernandina Beach | FL | 09/30/2011 | |
| 32939 | 373472 | O | David Scott Rutherford | Woodstock | GA | 09/30/2011 | |
| 32945 | 658813 | O | Shirley L. Braune | Perry | GA | 09/30/2011 | |
| 32946 | 396335 | O | Heather C. Collins | Calhoun | GA | 09/30/2011 | |
| 32952 | 27360 | O | John Farley | Gilbert | AZ | 09/30/2011 | |
| 32953 | 299926 | O | Jason David Griswold | Jacksonville | FL | 09/30/2011 | |
| 32990 | 508517 | O | SETH YAW WIREDU | Lawrenceville | GA | 09/30/2011 | |

TOTAL: 121

**Georgia Department of
Banking and Finance**

2990 Brandywine Road
Suite 200
Atlanta, Georgia 30341-5565

Phone: (770) 986-1269
Fax: (770) 986-1029 or 1655

Email:
dbfmort@dbf.state.ga.us

We're on the Web!
dbf.georgia.gov

The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers/processors, lenders and loan originators, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

Our MISSION is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.

Our VISION is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.

Our Motto is: "Safeguarding Georgia's Financial Services"

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